

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James P Barrett
Linda L Barrett
Debtors

Case No. 16-04816-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 28, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James P Barrett, Linda L Barrett, 148 Quail Drive, Dillsburg, PA 17019-8507
cr	First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, PO Box 503430, San Diego, CA 92150-3430
4859297	++ CROSS RIVER BANK, 2115 LINWOOD AVENUE, FORT LEE NJ 07024-5020 address filed with court:, Cross River Bank, 885 Teaneck Road, Tea Neck, NJ 07666
4859298	Dept Labor and Industry, Office UC Benefits, Claimant Services, PO Box 67503, Harrisburg, PA 17106-7503
4859299	+ Discover card, PO Box 742655, Cincinnati, OH 45274-2655
4862654	+ First Associates Loan Servicing, LLC, as agent for Loan Depot, LLC, 15373 Innovation Drive, Suite 300, San Diego, CA 92128-3426
4929795	Grassy Sprain Group, Inc., 1003 Yamato Road, Suite 308, Boca Raton, FL 33431-4403
4929796	Grassy Sprain Group, Inc., 1003 Yamato Road, Suite 308, Boca Raton, FL 33431-4403, Grassy Sprain Group, Inc., 1003 Yamato Road, Suite 308 Boca Raton, FL 33431-4403
4935024	+ Grassy Sprain Group, Inc., 9858 Clint Moore Road, Suite C-11 #217, Boca Raton, FL 33496-1034
4859301	+ Karl Ledeborn Esquire, PO Box 173, New Cumberland, PA 17070-0173
4861124	Nissan, POB 660366, Dallas, TX 75266-0366
4859304	+ Nissan Motor Acceptance Co, PO Box 742658, Cincinnati, OH 45274-2658

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4859297	Email/Text: gtercero@crossriver.com	Feb 28 2022 18:51:00	Cross River Bank, 885 Teaneck Road, Tea Neck, NJ 07666
4859296	+ EDI: CAPITALONE.COM	Feb 28 2022 23:53:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
4926977	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Feb 28 2022 18:51:00	Department of Labor and Industry, Office of UC Benefits, Claimant Services, PO Box 67503, Harrisburg, PA 17106-7503
4863729	EDI: DISCOVER.COM	Feb 28 2022 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4859300	EDI: IRS.COM	Feb 28 2022 23:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
4859302	+ Email/Text: unger@members1st.org	Feb 28 2022 18:51:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4859917	+ Email/Text: unger@members1st.org	Feb 28 2022 18:51:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4859303	+ Email/Text: bankruptcy@midwestloanservices.com	Feb 28 2022 18:51:00	Midwest Loan Services, 616 Shelden Ave Suite 300, Po Box 144, Houghton, MI 49931-0144
4907554	EDI: PRA.COM	Feb 28 2022 23:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4889129	+ EDI: RECOVERYCORP.COM	Feb 28 2022 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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4901829	+ Email/Text: bankruptcynotice@westlakefinancial.com	Feb 28 2022 18:51:00	Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847
4859305	+ Email/Text: bankruptcynotice@westlakefinancial.com	Feb 28 2022 18:51:00	Westlake Financial Services, PO Box 54807, Los Angeles, CA 90054-0807

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Members 1st Federal Credit Union bkgroup@kmlawgroup.com
Karl M Ledebom	on behalf of Creditor Members 1st Federal Credit Union kledebohm@epix.net
Mario John Hanyon	on behalf of Creditor Members 1st Federal Credit Union pamb@fedphe.com mario.hanyon@brockandscott.com
Michael S Travis	on behalf of Debtor 2 Linda L Barrett travisattorney@protonmail.com
Michael S Travis	on behalf of Debtor 1 James P Barrett travisattorney@protonmail.com
Rebecca Ann Solarz	on behalf of Creditor Members 1st Federal Credit Union bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor Members 1st Federal Credit Union tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	James P Barrett	Social Security number or ITIN	xxx-xx-4118
	First Name Middle Name Last Name	EIN	--
Debtor 2	Linda L Barrett	Social Security number or ITIN	xxx-xx-0225
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-04816-HWV			

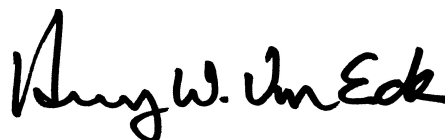
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James P Barrett

Linda L Barrett

2/28/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.